

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Marta Jean Charles

S.S. No.: xxx-xx-2888

Mailing Address: 111 W. Markham Ave., Durham, NC 27701-

Case No. 11-80670

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 21, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 27, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/11/10

Lastname-SS#: Charles-2888

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DEBT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
OCCU		\$5,062	5.00	\$51	\$122.47	2004 Chrysler Sebring
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Original paid)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		\$2,642
State Taxes		\$151
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$200** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **14.89** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American Express**
Post Office Box 981535
El Paso, TX 79998-1535

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One ***
Bankruptcy Department
PO BOX 85167
Richmond, VA 23285

Macy's
Post Office Box 8108
Mason, OH 45040-8103

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Metro West Ambulance
609 NW Coast Street
Newport, OR 97365

Experian
P.O. Box 2002
Allen, TX 75013-2002

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Midland Credit Management, Inc***
8875 Aero Drive, Suite 200
San Diego, CA 92123

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

CLC
501 Bleeker Street
Utica, NY 13501-2498

Oregon Anesthesiology
Post Office Box 2040
Portland, OR 97219

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Comcast Cable
4400 Belle Oaks Drive
North Charleston, SC 29405-8511

Oregon Community Credit Union
2880 Chad Drive
Post Office Box 77002
Attn: Managing Agent
Eugene, OR 97408

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Oregon Department of Revenue
Post Office Box 14725
Salem, OR 97309

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Portland General Electric
Post Office Box 4404
Portland, OR 97208

RWC CPA
6415 SW Huber Street
Portland, OR 97219

Shell/Citi **
% Citicorp Credit Services Inc
P.O. Box 6003
Hagerstown, MD 21747-6003

Southwest Family Physicans
11900 SW Greenberg Road
Portland, OR 97223

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858